**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 34‑3‑120 SO AS TO PROVIDE THAT IF A PERSON DEPOSITS CASH IN AN AUTOMATED TELLER MACHINE, AND THE MONEY IS NOT CREDITED TO THE PERSON’S ACCOUNT DUE TO AN ERROR, THE BANK MUST ISSUE THE PERSON A PROVISIONAL CREDIT UPON NOTIFICATION OF THE ERROR AND INVESTIGATE THE MATTER WITHIN THREE CALENDAR DAYS.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 3, Title 34 of the 1976 Code is amended by adding:

“Section 34‑3‑120. If a person deposits cash in an automated teller machine, and the money is not credited to the person’s account due to an automated teller machine error, the bank that maintains the account must issue the person a provisional credit upon notification of the error. The bank must investigate and determine whether an error was made within three calendar days of notification. If the bank does not investigate the error or revoke the provisional credit within three days of notification, the provisional credit becomes final.”

SECTION 2. This act takes effect upon approval by the Governor.

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